

***LIFE/DISABILITY INSURANCE FILING INSTRUCTIONS
FOR MONTANA***

In an effort to reduce the amount of correspondence required for filing review, the following filing guidelines have been created to assist companies in submitting complete files in the original submission.

1. **IMPORTANT** - Effective 1-1-2000 fees are no longer required for rate and form submissions. **PLEASE DO NOT INCLUDE FEES WITH ANY RATES AND FORMS SUBMISSION.**
2. **Please make sure that the complete, exact, company name is included in your cover letter.**
3. Your cover letter RE: line should contain the complete company name, NAIC number and a complete list of all forms submitted for approval (you may list them on an attached sheet if necessary). This also applies to any other correspondence after the initial cover letter.
4. Please submit an original cover letter with a transmittal sheet (similar to the attached) and one copy of the cover letter. **Please only submit one (1) set of forms for review, duplicate copies are not stamped or returned**
5. Please provide a self addressed stamped envelope with each submission and all correspondence.
6. All submissions are handled in date order received, including responses.
7. For applications, endorsements, riders, amendments, etc. please specify which policies they will be used with and submit copies of any approved prior to 1/2003 if they are still currently issued or may be in the future. You may pre-screen your submission for the most common (but not all inclusive) errors using a copy of the checklist on our letter to ensure that they comply with all current laws.
8. If you are submitting any type of variable life or annuity product, application, etc., please submit **one final, printed, dated effective prospectus.**
9. Generally, disability & life rates, are not required to be filed or approved. There are exceptions – for example all credit insurance rates and Medicare supplement insurance rates. All rates and basis of calculations must be non-gender/unisex/marital status in MT. If rates for other than the required are submitted, those rates will only be reviewed and filed for information – not “approved for use”.
10. Generally advertising is not required to be filed or approved, there are exceptions – Long Term Care, Medicare Supplement, and other senior market products, as well as any others upon request.